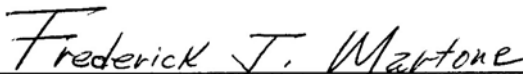


1 merits. The evidence is in plaintiff's favor, and defendants do not dispute much of it. The
2 members of the public who seek assistance from defendants for credit card interest rate
3 reduction are likely to suffer irreparable harm because they are likely to be economically
4 distressed in the extreme. The equities favor the FTC. The defendant's business, even if it
5 were not fraudulent, is of marginal utility. Finally, the public interest is served when a
6 regulator such as the FTC does its job on behalf of those the statute is designed to protect.

7 Accordingly, it is ORDERED GRANTING plaintiff's application for preliminary
8 injunctive relief. Counsel for plaintiff shall lodge with the court an updated proposed form
9 of preliminary injunction which is consistent with the TRO and this order by February 15,
10 2013. The defendant may stipulate to the form, absent which, defendant may file objections
11 to the form no later than 10 days after the lodging of the proposed preliminary injunction.
12 This order constitutes the court's findings and conclusions under Rule 52(a)(2), Fed. R. Civ.
13 P.

14 DATED this 6th day of February, 2013.

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17 Frederick J. Martone
18 United States District Judge
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